

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Jean-Charles JAVERLHAC

Group Art Unit: 3626

Application No.: 09/739,771

Examiner: J. Thomas

Filed: December 20, 2000

Docket No.: 108154.01

For: AN INSURANCE METHOD

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

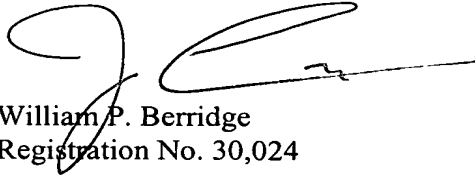
Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the reference(s) listed on the attached PTO-1449. Unless otherwise indicated herein, one copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference(s) be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

- ☒ 1. This Information Disclosure Statement is being filed more than three months after the U.S. filing date AND after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection, Notice of Allowance or other action that closes prosecution (e.g., Quayle Action).
- ☒ a. I hereby certify that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(2).
- ☒ 2. In accordance with 37 CFR §1.98(a)(2)(ii), copies of any U.S. patents and patent application publications are not attached.

- ☒ 3. The reference(s) was/were cited by or submitted to the Office in parent application No. 09/735,908, filed December 14, 2000, which is relied upon for an earlier filing date under 35 U.S.C. §120. Thus, copies of these references are not attached. 37 CFR §1.98(d).

Respectfully submitted,



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WPB:JOC/tea

Date: January 26, 2005

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<p>DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
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JAN 20 2005

Sheet 1 of 1

Form PTO-1449 (REV. 8-83)		US Dept. of Commerce PATENT & TRADEMARK OFFICE		ATTY DOCKET NO. 108154.01		APPLICATION NO. 09/739,771	
INFORMATION DISCLOSURE STATEMENT  (Use several sheets if necessary)				APPLICANT(S) Jean-Charles JAVERLHAC			
				FILING DATE December 20, 2000		GROUP 3626	
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	
	1	6,049,772 A	04/11/2000	Payne et al.			
	2	6,064,970 A	05/16/2000	McMillan et al.			
	3	2002/0010599 A1	01/24/2002	Levison			
	4	5,893,071 A	04/6/1999	Cooperstein			
	5	6,105,865 A	08/22/2000	Hardesty			
	6	5,987,433 A	11/16/1999	Crapo			
	7	6,343,272 B1	01/29/2002	Payne et al.			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)							
EXAMINER					DATE CONSIDERED		
Examiner: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							

Date: January 26, 2005